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# The Catholic Historical Review

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STEPHEN GIRARD<sup>1</sup>

## I

Stephen Girard—"mariner and merchant," banker and patriot, philanthropist and freemason—died on December 26th, 1831, and four days later was buried in the Catholic graveyard of Holy Trinity Church, Philadelphia.

This statement obviously violates a fundamental canon of biography, for the biographer should undoubtedly get his hero born before having him buried. Its madness is not without method, however, in the present instance; for Catholics have a peculiar interest, which to others may seem uncanny, in the death and burial of a man who had been born, baptized and reared in the Catholic faith, and who nevertheless had become a member of a Masonic lodge and was considered in some quarters to have practically, if not indeed formally, given up his belief in revealed religion. Under date of December 30th, 1831, Bishop Kenrick devotes an unusually generous amount of space in his *Diary*<sup>2</sup> to the explanation of two notable facts in connection with the funeral of Girard: first, that the freemasons in the procession were forbidden entrance to the church because they would not remove the insignia of their order, and so there was no religious rite performed; second, that Girard's body was permitted interment in consecrated ground for a reason which the Bishop gives.

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<sup>1</sup> *The Life and Times of Stephen Girard, Mariner and Merchant.* By JOHN BACH McMASTER, Professor of American History, University of Pennsylvania. With illustrations in color and doubletone. Vol. I, 470 pp.; Vol. II, 482 pp. Philadelphia and London: J. B. Lippincott Company. 1918.

<sup>2</sup> *Diary and Visitation Record of the Rt. Rev. Francis Patrick Kenrick, 1831-1851.* Translated and Edited by F. E. T. [The Rev. F. E. Tourscher, O. S. A.]. Lancaster, Pa., 1916.

In addition to this, Girard living has less interest for us than Girard "dead and turn'd to clay," because of two curious and withal fairly significant facts. The spokesman for the freemasons in their refusal to remove their insignia in Holy Trinity Church was Francis Cooper, who subsequently embraced the Catholic faith. And when, twenty years after (1851), Girard's body was removed from the little God's acre of Holy Trinity Church and was re-interred with Masonic rites in the marble sarcophagus prepared for it in Girard College, the orator of the occasion was the Hon. Joseph R. Chandler, who also subsequently embraced the Catholic faith. Girard, the Catholic, became a Mason; and Cooper and Chandler, the Masons, became Catholics. Had St. Basil's ancient narrative of the Forty Martyrs a modern application?

The next point of interest to Catholics would naturally be the steps in the pathway that led Girard from the faith of his forebears into the philosophism of that eighteenth century which, said Carlyle, blew its brains out in the French Revolution. Of the fleet of vessels that ploughed the Seven Seas in obedience to the shrewd and unflagging commercial instinct of Girard, he himself had named four with the significant titles of *Voltaire*, *Rousseau*, *Montesquieu* and *Helvetius*. An orator at the celebration of the sesqui-centennial of Girard's birthday declared that the great mariner and merchant had a special devotion to this quartet of philosophers—a fair inference, doubtless, from the namings of the four vessels, but still an inference which leaves us wondering how Girard found any leisure for an extensive acquaintance with such a large literature in the midst of his incessant business cares.

Not Catholics alone, but all believers in Christianity as well, should be deeply concerned in two questions that arise in connection with Girard College, to whose founding and maintenance Girard devoted the greater portion of his immense fortune. He left in his will a provision "that no ecclesiastic, missionary, or minister of any sect whatsoever, shall ever hold or exercise any station or duty whatever in the said College; nor shall any such person ever be admitted for any purpose, or as a visitor, within the premises appropriated to the purposes of the said College." Girard forthwith added his reason for this restriction. But just here the first question would arise as to his real intent, as Daniel

Webster argued constructively in his famous three-day speech before the Supreme Court of the United States in the attempt to break this part of the will. The second question would concern itself with the practical working out of the restriction in the history of the College.

Finally, the least point of interest for Catholics will probably be the details of the long and active commercial life of the "mariner and merchant."

## II

It is the last point—the one which has the least meaning for Catholics as such—that receives virtually exclusive treatment in the two large and beautiful volumes of *The Life and Times of Stephen Girard, Mariner and Merchant*, by John Bach McMaster, Professor of American History in the University of Pennsylvania. The other points that would most of all interest us are either overlooked or but slightly treated. The funeral of Girard is of course described, but from the narrative a reader would naturally infer that the procession had no intention of entering the church, for Bishop Kenrick's name is not mentioned, nor is the incident recorded in his *Diary*, even hinted at. With respect to the will of Girard, its many sections are summarized briefly, with the exception of the portion prohibiting clergymen from ever entering the College, which is given fully, together with the reason assigned by Girard. But there is no suggestion of the strenuous efforts made to break the will because of this proscriptive provision, nor is any account given of the manner in which that provision has been actually interpreted in the history of the College. Again, no estimate is attempted of Girard's attitude towards religion. Finally, there is of course no account of the re-interment (1851) of Girard's remains in the College sarcophagus, inasmuch as the record closes with the year 1838.

What has just been said is not meant as adverse criticism of the *Life*, but simply as an indication of the nature and scope of the laborious work undertaken by Professor McMaster. A laborious work, truly:

Material for the story of the life of Girard as mariner, merchant and banker is abundant. The Girard manuscripts number more than 50,000 pieces. Of these, 14,000 are contained in his office letter books and represent his side of a voluminous correspondence. Some 36,000 are

letters from his captains, supercargoes, agents, correspondents in every seaport of Europe from Petrograd to Trieste, in China, in the East Indies, in South American ports, from correspondents in our own country and from bankers in Europe, Great Britain and at home. The remainder of the manuscripts consist of ships' papers, documents relating to trials in prize courts, prices current, and papers treating of matters not connected with his mercantile affairs.

Here is more than sufficient material for two volumes that should attempt a delineation merely of the business career of an octogenarian mariner, merchant and banker. We can hardly expect to find a man's soul between the entries of his ledger or the lines of his commercial correspondence. And doubtless the biographer deemed it wise virtually to restrict his inquiry to the "world's work" performed by such a sagacious and industrious man of affairs as Girard. Professor McMaster's splendid contributions to American History fitted him adequately to interpret aright the atmosphere of the times in which Girard carried on his extensive businesses:

The value of these papers is greatly enhanced by the extraordinary character of the times in which he lived. He came to our country just before the opening of the War for Independence, and during that war engaged in two privateering ventures which ended disastrously. After the peace he traded with French San Domingo until the massacre of the whites by the negroes and the establishment of the present negro Republic of Haiti put an end to all trade. Turning to Europe in 1793, just when France became a Republic and made war on Great Britain and brought on the world war of 1793-1815, he suffered, as did the other American merchants, from the plundering French Decrees and British Orders in Council. One after another his ships and his cargoes were seized by the French, by the British, by the Swedes and the Danes (*Preface*).

"Old events have modern meanings," sings James Russell Lowell; and the World War of today seems to be an echo of that here described. The story is not wholly commercial in character. Its greatest interest lies in the fact that Girard's many correspondents sent fairly full accounts of those happenings of international importance which a venturesome merchant in America would wish to know about. As to his banking business:

He . . . became the first private banker in our country, and rose rapidly to importance in national finance. His letters . . . show how, with David Parish, by his great subscription he enabled the Govern-

ment to float a loan of \$16,000,000 for which the people of the entire country had not subscribed 50 per cent. When the second Bank of the United States was chartered, and the stock did not sell, it was his subscription of \$3,000,000 that made it possible for the directors to complete the organization of the Bank and begin business (*Preface*).

The quite long Preface summarizes beautifully the commercial and financial career to which almost all of the more than 900 large pages of the *Life* are devoted, and makes it unnecessary for a reviewer to attempt, within restricted limits of space, to retell the long story with any pretense of detail. The sketches of Girard in cyclopaedias need to be corrected in many points, it is true; but they give a not unsatisfactory account of the businesses of Girard. In lieu, therefore, of attempting such a task, we may content ourselves with comment on the things that most interest us.

The *Life and Times* of Girard—but it is the *Times* rather than the *Life*. For Girard's replies to his voluble correspondents are the least interesting features of the narrative. They speak humanly—he replies like a machine. They dilate on the tremendous events they have witnessed with their own eyes—he coldly draws a business inference from their information. They rhetorize—he calculates. Their main thought is like his—cargoes, prices, custom-houses and prize-courts. But they appear to be human beings withal, while Girard seems to click like a National Cash Register. He is brief, direct, cool, precise. He is wholly a man of business. As such, his transactions are clear indexes of the times, and are of special value to the historian and the economist.

Yet the soul of Girard is not to be found between the lines of his correspondence, but rather in his splendid activities during the epidemics of yellow-fever. A generous mist blurs the pages from our eyes, as we read of his heroism, his patience, his self-sacrifice in those most trying visitations of the city wherein he had made his home. The *Life* tells us something of all this, it is true, for it forms a part of Girard's life. But it is merely incidental, after all, in a narrative whose main concern is with commerce. It may not unfairly be deemed significant of the purpose of the two volumes that in the Preface which so well summarizes the business activities of Girard, no mention is made of that which dignifies his whole life with immeasurably greater importance than his merchandizing and his banking, namely his heroic labors in behalf of the

poor wretches who had been stricken with the fever. Despite his mask of philosophic calm, Girard was human after all—not least so in his savage attacks on the physicians of his day; and so we take heart of grace to continue reading the dull pages that tell us abundantly of his rise to wealth and prominence.

### III

The statement just made concerning dull pages should be doubly qualified. First, the question of dullness must be answered by everyone's personal tastes and interests. Mariners and merchants, historians and economists, beneficiaries under the provisions of Girard's will, and Philadelphians in general, may properly be expected to find a special and peculiar interest in the story of Girard. But secondly, there are in addition some kindly touches of nature, some romantic incidents and romantic phraseology, some humor that creeps out of the pages beyond the intent of the historian or of the actors in the story.

Girard, for instance, again and again exhibits brotherly concern for the folk he had left at home in France. He writes to an agent in Bordeaux "to use my interests for the benefit of my sister Victoire until further orders from me" (I. 150). He gave to her and to his Aunt Lafargue the use of the house in which he believed himself to have been born (I. 458) and in addition furnished them with an annual allowance (I. 459). His nieces, Antoinette aged nine, Caroline aged seven and Henriette aged five, came to his house in Water Street "almost naked," he said, in search of a home. He received them, put them under the care of his house-keeper, and sent the two eldest to a boarding school (I. 463). He showed like kindness to the children of his brother Etienne, paying for the education of his daughters in France and for that of his two sons in America (II. 361). But Girard's heart was not closed to all others. He received into his house Peter Seguin, a young Irishman in the employ of a Bordeaux firm, and personally nursed him in his last illness (I. 221). He offered to act as a father to the son of his former agent, Samatan, after the latter's death (I. 269). He orders one of his captains, Lillibridge, to treat the crew and passengers "with the greatest humanity, also to take good care of the sick and whenever some preference is unavoidable to give it to children, women and ancients. Among the

plentiful provisions which you have on board there is two firkins of butter which I beg you will give out to the poor passengers" (I. 364). And after the fall of Napoleon, Girard gave succor to several prominent French exiles. His interest in the people stricken with the "plague" in its various visits to Philadelphia need only be alluded to. In connection with his work in assuaging the terrible suffering of these visitations, there are touches of nature that make the whole world kin in a sense better than Shakespeare meant in his oft-quoted phrase. He was throughout a modest hero, and withal a humorous one. Writing to a friend he says:

During all this excitement I remained in the city and, without mixing in politics, played a part that would make you laugh. Can you believe it, my dear friend, I visited as many as fifteen sick a day, and what will surprise you more I lost only one patient, an Irishman who indulged a little in drink. I do not suppose I cured one, nevertheless, you will agree with me that in my capacity as Physician of Philadelphia I have been very moderate and that no one of my confreres has killed less than I (I. 376).

The reference to the physicians of Philadelphia recalls his outbursts of indignation against them in the previous plague of 1793 (I. 218). In the next visitation he refers to the "College of Physicians, or rather jackasses" (I. 345) and again speaks of "our infamous Esculapians, who have the impertinence to call themselves physicians" (I. 347). Again the fever came, and Girard, in breathing-spells between his labors, again attacks them as having "for the third time, lost their wits" and as being "poor imbeciles" (I. 374). Hard on the doctors then resident in Philadelphia—but still a not displeasing human trait in a character that we have traditionally considered as self-centered, close, unfeeling.

There is also in the narrative a humor not intended, but perceptible to a reader who connects some incidents appropriately. Its text might well be the story of a backwoodsman who visited a city for the first time and wondered how the folk there made a living. "They live by cheating one another," answered a friend. Thus when Girard's brother Jean asked Stephen to collect some money due to Jean "on the shore of Casco Bay, Boston and elsewhere," Stephen replied that bills of exchange on New England had little credit in Philadelphia, because the people of New England were "somewhat given to sharp practices" (I. 20). On the



other hand, when Girard's privateer, the *Minerva*, was forced to put into Horn Town, Chincoteague, Virginia, he ordered the captain to store all her furniture on shore with some honest man; whereupon the good captain replied that unfortunately an honest man was as hard to find in Horn Town "as virtue in the present contest" (I. 22). Honesty must have been in hiding in San Domingo as well as in Virginia and in New England, for we find agents of Girard suspecting others of his agents of dishonest action in having *The Whim* condemned "and thereby gaining more profit for themselves." And so the little schooner was the subject of "a knavish trick" on the part of those who had a trust in her regard (I. 26). At St. Eustache, a partner of Girard stocked his vessel with provisions, only to find that those who sold him the fish cheated in the weight (I. 27). Girard may have disliked lawyers as much as he did physicians. "The intolerable avarice" of one of his lawyers surprised him, and the lawyer's apparent neglect of Girard's case made him indignant (I. 42). A "deputy-marshal, too, had taken advantage of him" (I. 43). When the schooner *William and Polly* was seized and taken to the York River, the hands ran off and "left her plundered of anchors, cables and sails. The purchaser of the barge disappeared" (I. 45).

The people of those days lived "by cheating one another." Girard was a smuggler himself and a deviser of ways that are dark and tricks that, in one notable instance (I. 115-118), were vain. Flour could not be imported into Le Cap. And so Jean writes Stephen that "the best way was not to declare it or have it on the permit. Then it could be landed very quietly. At present flour could be brought in only by declaring there was none on board. Consequently American captains were forced to do so"—not a "military" but a "commercial" *necessity*, as it were, in the language of diplomacy (I. 52). The reader will be entertained by the tricks that had to be resorted to (I. 55-60) to carry on the profession of smuggler. The tricks included lying (as in the instructions of Girard to Captain Edger, I. 91), official declarations "quite different from the cargo" (I. 117), "gratifications for the Custom House inspectors" (I. 118), counterfeit passports (I. 141), "camouflaged" ownership (I. 174), "camouflaged" consignees (I. 69), and the like. As smuggling was a perfectly honorable commercial

transaction, we are not surprised that when the Colonial Assembly allowed the *Polly* to sail from Port-au-Prince only after a rigorous inspection and heavy assessment of duties, the fact should have been announced to Girard in the following indignant terms by his agents:

The rigorous inspection of American vessels practiced by officials on land, as well as by men-of-war, obliges them to truly declare their cargoes. We are extremely sorry for the injury to interests by this wanton event (I. 133).

The profiteers of the present day must similarly consider as "wanton" the investigations undertaken or proposed by Congress into their methods of conducting patriotic commercial enterprises.

Professor McMaster has rarely any comment to make. He lets the correspondence tell the story for the reader's own interpretation. But the reader may become confused at times, as he has not the whole of the correspondence under inspection. What, for instance, shall we make of these two extracts? Stephen received a letter from his father, dated July 29th, 1785, containing a list of nine creditors of Stephen's with the amount due to each:

Girard made no reply and when pressed by his brother for an answer declared that he would make no reply to his father's letter concerning the Bordeaux creditors. "If these men are, as he says, *fools enough to send their power of attorney here, I will give them all the trouble possible* and will not pay them for several years."

We read this set forth on page 66. Nevertheless we find Stephen (on page 153) writing as follows:

I asked M. Gaube to pay these creditors . . . I never refused to pay them, and since I came here *requested them to send their power of attorney, so that I might settle with their representatives.*<sup>3</sup>

#### IV

The *Life* rarely comments on the panorama displayed by the correspondence it quotes. It may be of interest to note here some of the comment.

Girard formed two partnerships in his early commercial life,

<sup>3</sup> I have italicised the apparent contradiction in the letters. In the second letter Girard argues against paying interest on his debts, "which could not be just, as I never refused to pay them, and since I came here requested them to send their power of attorney," etc. A very curious argument, indeed, against the paying of interest.

and soon dissolved both. The first was with "M. Baldesqui, captain in the corps of Pulaski." It did not prosper, and ended in mutual recriminations. "Volatile, unstable, too prone to give advice, wanting in all that leads to business success," Baldesqui "was not the sort of man to be a partner with Girard" (I. 35). But neither, apparently, was his brother Jean this "sort of man," for the partnership formed with him also came to "a rupture of all business relations between the brothers" (I. 104). Girard seemed kinder in single than in double harness. His biographer Simpson insinuates that perhaps he did not get along well with his wife, and for much the same reason; but Simpson is a discredited man, an unpromoted clerk of Girard's, who "avenged himself by writing a biography, false by deliberate intent and by lack of information" (*Preface*). Ingram spends several pages in proofs that Girard's marriage was a happy one until his wife's mind became affected. The *Life* does not discuss the matter—a pity, as it seems to us, since the popular tradition still exists.

The first assistance rendered by Girard to his sister Victoire and his Aunt Lafargue was thankfully received, "small as was the pittance" (I. 151).

Girard was stoical in respect of his several large losses in his foreign commercial ventures. His "philosophers" doubtless helped him here considerably. But the reader is tempted to think there was also something cynical at times in his stoicism. Answering a melancholy letter from his brother Jean, he wrote: "I am sorry that trifles grieve and annoy you so much" (I. 181). Nevertheless, at this time Stephen's affairs were not going very prosperously, and he contemplated retiring from business. The *Life* hereupon comments excellently: "His troubles and annoyances were small in comparison with those of his brother who had lost business, money, property and slaves" (I. 182).

## V

Girard's activities as mariner, merchant and banker form the main preoccupation of the *Life*, and accordingly the reader may not complain of the almost total absence of items having a religious bearing. Still, if such items were obtainable, it seems a pity that they should not have been included. They might have thrown some light on the curious provision of the will excluding

clergymen from the College—a greatly debated matter since his death. What little information can be gleaned in the pages of the two volumes can be properly set forth here.

On the fifteenth of February, 1748, so runs the record at Bordeaux, after the celebration of the betrothal and the publication of one ban, my lord, the archbishop, having granted a dispensation suspending publication of the other two, no opposition having been made and no impediment having been discovered, the vicar of St. Seurin united in marriage, and gave the wedding benediction to, Pierre Girard, Port Captain, and Odette Lafargue, *habitante* of the parish of St. Remy, all of which was duly witnessed and the certificate signed by the sexton, the bell ringer and the clerk of the vestry room.

From this marriage in the course of fourteen years came ten children, of whom the second child and eldest son was named Etienne in honor of his godfather Souisse, a burgess of Bordeaux. Etienne, or Stephen, was born on the twentieth of May, 1750, and baptized the next day in St. Seurin, one of the three churches in Bordeaux in which baptism was permitted. Concerning his early life nothing, or next to nothing, is known (I. 1).

Stephen's mother died when he was twelve years old. Two years later, he became a cabin-boy in a ship in which his father had a venture, and in 1773 he was licensed to act as captain, master or pilot of merchant ships, and the following year sailed as "officer of the ship" from Bordeaux to Port-au-Prince. He had a slight venture in the cargo, merchandise he had purchased with notes of hand. He lost 25 per cent on the sale of the wares, and fearing to return to Bordeaux unable to pay for them, he went to New York with merchandise purchased with the money obtained from the sale of his Bordeaux goods. From New York he made several voyages, finally became captain of a vessel, and "his little capital was steadily growing when the fights at Concord and Lexington opened the war between the mother country and her colonies" (I. 3).

Stephen's father did not like the way in which the son appeared to be avoiding payment of his just debts, and wrote him a letter in which he commented upon this and also expressed parental anxiety as to the religious conduct of Stephen. With respect to the debts, Stephen replied that the distance between himself and his father would not cause him to forget his creditors, and expressed a hope that "with the help of God" he would soon be in a position to realize his desire to return to Bordeaux with sufficient

funds. His treatment of the religious question deserves to be quoted:

I received with a lively joy several of your letters, the last dated May 22, 1775, which I cannot read without shedding torrents of tears at the thought of your love for me. Letters like yours are fountains of intelligence, virtue and probity to a dutiful son. As to remembering the religion in which I was born, as you bid me do, I shall never forget the pains you took to bring me up according to its precepts (*Life*, I. 6).

Stephen was at that time twenty-five years old, mature, intelligent and self-confident. The fortunes of war caused Girard to bring his ship into Philadelphia in June, 1776, and thus began his career of fifty-five years in that commercial metropolis of America. A year later he "married Mary Lum." The *Life* does not tell us who she was, where the marriage was celebrated, who the officiating clergyman was. Our natural curiosity on these points, however, is satisfied abundantly by Henry Atlee Ingram in his *Life and Character of Stephen Girard*. Mary was the daughter of a ship-builder who was "widely known in Philadelphia as a plain and reputable man." The marriage ceremony took place in "St. Paul's Protestant Episcopal Church, on Third Street, below Walnut, in the city of Philadelphia," and the clergyman was the Rev. Mr. Stringer. It would seem that Stephen, despite the anxious injunctions of his father and the promise made by the son, had already grown cold towards "the religion in which I was born . . . and its precepts." More than a year after the marriage, the father complained that only from Stephen's brother had he heard of the "personal change" in Stephen's life. The reply of the son appears rather shifty and evasive:

You ask for information in regard to the circumstances attending the personal affair that I have recently been concerned in here. The silence I have observed in regard to it up to the present time you must attribute to the natural bashfulness of a son who, though far from his father, fears to incur his displeasure [Stephen was quite bashful, being only twenty-nine years old and a seasoned man of the world]; but since it is your wish, I will tell you about it in detail. Tired of the risks of a sailor's life and accompanying libertinage without religious control, I determined to settle ashore in order to keep what was left of the fruits of several years' toil. As I could hardly do this without marrying, I have taken a wife who is without fortune, it is true, but whom I love and with whom I am living very happily (I. 19).

There is much verbiage here, but none of the "detail" he declares he is going to impart to his father, who might well enjoin "more matter with less art" on this modern Polonius. In brief, the news the father had heard was correct; the son was married. Girard senior was a good Catholic, and doubtless would have wished to know—as indeed the Catholic reader of the *Life* would also wish to know—something of the religious side of the marriage.

The incident of religious interest next recorded (I. 81) is that, during a stay of five weeks in Charleston, Stephen was made a Master Mason in the Union Blue Lodge No. 8, under the jurisdiction of the Grand Lodge of Ancient York Masons. This was in 1787.

However strongly Stephen was drifting away from his religious moorings, the fact could have hardly been noticeable externally, as in 1792 his brother Jean writes a letter containing the pious sentiment—which evidently he expected Stephen to share—in respect of San Domingo: "God have pity on it, and may He at least put me in a position to take up my work there once more" (I. 168). "Perhaps," writes<sup>4</sup> the present rector of Holy Trinity Church, "the famed philanthropist-millionaire had not always been so neglectful of his religious duties, for in the baptismal register of Father Peter Helbron is found the signature of 'Stephen Girard' as sponsor to a child, that was baptized 19 December, 1795." Dr. Thompson S. Westcott, in his *Sketch of the History of St. Augustine's Church*,<sup>5</sup> mentions some of the contributors to the building fund of the church, in 1796. These included non-Catholics (President George Washington, Governor Thomas McKean, etc.) and Catholics, among whom he includes Stephen Girard, who gave \$40. In 1810, Girard also is mentioned<sup>6</sup> as giving \$100 to the fund for the Alteration and Improvement of St. Mary's Church.

Writing to his brother Jean in 1793, Stephen says, "I am incapable of giving orders that would disappoint you . . . One cannot help agreeing with Dr. Pangloss. These little lessons teach us to know mankind. I am sorry to hear that you are not as patient as you ought to be." The reference to Dr. Pangloss is the

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<sup>4</sup> *A Retrospect of Holy Trinity Parish, 1789–1914*, p. 86.

<sup>5</sup> Printed in the *Records of the American Catholic Historical Society*, I. 167.

<sup>6</sup> *American Catholic Historical Researches*, XIII, 190.

only one,<sup>7</sup> in all the nine hundred pages of the *Life*, that suggests any reading by Girard in the literature of Voltaire or of any of the four worthies after whom he names four of his vessels—the *Voltaire*, *Rousseau*, *Helvetius*, *Montesquieu*. Meanwhile, writing to an agent in 1797, he is pious enough to say: “Thank God, I have not much merchandise in the warehouse, but on the other hand all my vessels are out with valuable cargoes which run the greatest possible risks” (I. 358). It may mean little—the oft-used phrase—but its rarity in the correspondence may justify its quotation here. “Dr. Pangloss” may have accounted for his naming of a vessel the *Voltaire*. A friend wrote him suggesting that his next ship be called the “Jean Jacques,” and he named it the *Rousseau*. In 1803 he wrote to an agent about a new vessel: “As I have already two philosophers, I have named this ship *Helvetius*” (II. 6). Why the *Montesquieu* was so named the *Life* does not tell us. Neither can we surmise how deeply read Girard was in his four philosophers. Certainly, Pangloss is his favorite: “By this you will observe,” he writes to a correspondent in 1816, “that our financial business goes on as Pangloss says, everything for the best, and the United States will receive a substantial bonus” (II. 313).

The marriage of Girard’s niece, Henriette, to General Lallemand, is thus mentioned in the *Life* (II. 338): “The brothers Lallemand went by another vessel to New Orleans. Before leaving, Henri Lallemand was married with much ceremony, in the presence of the Comte de Survilliers and many French officers of rank, to Henriette Girard.” The marriage took place “with

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<sup>7</sup> The reference to “Dr. Pangloss” occurs again in a letter of Girard’s printed in the *Life* (II. 313). The *Life* does not, of course, print all of his letters, or quote all of such letters as it prints. We are left to surmise whether Girard really paid much court to his four philosophers, or whether maybe Voltaire was the only one with whom he had much of a reading acquaintance.

In his biography, Simpson remarks that “In one corner of his bed-chamber stood an old-fashioned small mahogany desk and book-case, in which was contained his library of Voltaire’s works” (2nd edition, p. 187), and “among the furniture of his common sitting-room are two elegant busts of Voltaire and Rousseau” (p. 177); and Simpson thinks “it is probable that he had read some of the works of Rousseau and a little of Helvetius” (*ib.*). On the other hand, one can hardly agree with the softer inference of George E. Rupp in the biographical sketch contributed to the *Statue of Stephen Girard*, etc. (Philadelphia, 1897, p. 95): “The names of these ships show that he still had an affectionate regard for his native land.” On the contrary, Girard professed to have no interest whatever in his native land, evidently agreeing with Cicero that a man’s fatherland is where he is well off.

much ceremony"; but the *Life* might have added that it took place with a religious ceremony in the Catholic church of St. Augustine, Philadelphia. Girard of course was present, with Joseph Bonaparte, the Count de Grouchy, and other distinguished French exiles. General Henry Lallemand died in 1822 and was buried in Holy Trinity churchyard, Sixth and Spruce Streets. In 1829 his widow married Dr. Joseph Y. Clark, the ceremony being performed also in St. Augustine's Church.

The next items of possible interest to us are recorded evidently in a humorous spirit, but some of them will illustrate the views then generally held that Girard was a Catholic of good will. His subscription of \$3,000,000 in 1816 to cover the stock deficit of the Second Bank of the United States "seems to have spread his reputation for great wealth not only over all the United States but even abroad, and brought down on him scores of applications for help from his connections and men who knew him not." After some enlightening instances, the *Life* continues (II. 362):

Now it is an appeal for a subscription to pay the debt of St. Matthew's Church, Boston; now for help to the Roman Catholic Church at Cincinnati . . . Sister Rose appeals to him to aid St. Patrick's Cathedral in New York City, and reminds him that "our good God who has permitted your coffers to fill with such immense sums will one day demand the use you made of them. Life if [query: *is?*] but a moment; eternity no end. Alms cover a multitude of sins."

In the summer of 1820 Philadelphia was again visited by yellow fever. "With a view to allay the alarm in the country round about the city, Girard prepared a resolution to be introduced in Select Council," in which he speaks of certain precautions "having with the blessing of Providence proved effectual" (II. 369).

The *Life* records (II. 378) that in 1821 Girard was still beset with appeals from places and people he had never heard of "and from churches of several denominations." "The only appeal which seems to have received a reply was one from President Monroe . . ." If we may trust Simpson in his *Biography*, Girard was more yielding to personal solicitation. Several instances of generous giving to non-Catholic churches are recorded in illustration, however, less of his generosity than of his personal peculiarities. Anecdotes are rarely trustworthy, but may refresh us at times.



When the Baptist church was building in Sansom street, Doctor Staughton waited upon him, in behalf of the congregation, to obtain some aid towards its erection. Girard received him, as he did all others, on similar errands, with cold but marked courtesy; and without hesitation presented him with a check for five hundred dollars. Doctor Staughton received it with a low bow, expecting a donation of at least one thousand; but when he perused it, he affected the greatest astonishment. "*Only five hundred dollars, Mr. Girard! surely you will not give us less than a thousand dollars.*" "Let me see the check, Mr. Staughton," replied Girard—"perhaps I have made one mistake"; upon which the Doctor returned him the check, when Girard, with the utmost sangfroid, cancelled it into fragments—observing, "Well, Mr. Staughton, if you will not have what I give, I will give nothing." The Doctor left him, overcome with chagrin and mortification.

On the other hand, a modest appeal from the Episcopalian Methodists was interrupted by Girard's handing the solicitor a check for five hundred dollars. The congregation was struggling to erect a plain church. Subsequently to this the Protestant Episcopalians, desiring to build a costly edifice, received a check for the same amount. They represented to Girard that they expected more, as they were to build a very fine church. Girard tore the check up, saying: "I will not contribute *one cent*. Your society is wealthy—the Methodists are poor—but I make no distinction; yet I cannot please you."

More authentic than these anecdotes were the suggestions made towards the end of Girard's life by those who were interested in the disposition of his fortune. The *Life* records several interesting ones, and among these are found: "Infant schools and Sabbath Schools," the "education of young men to the gospel ministry," and the "sending forth missionaries to the Heathen" (II. 432).

The penultimate chapter of the *Life* covers fifty pages and is entitled "The Last Years." One will turn to it hopefully, but in vain, for a single item of religious interest. The pages are still filled with commercial activities. Even the eighty-second year of Girard's life was crowded with his customary businesses and interests. Among these was his railroad in Schuylkill County, Pennsylvania. We are quietly reading about it in the *Life* when suddenly, without warning, we come upon this paragraph:

December 20th he wrote again to Mr. Boyd concerning the railroad. The day following he was taken ill and died of pneumonia, at a quarter past four on the afternoon of the twenty-sixth (II. 443).

In one brief sentence, forming the second half of an exceedingly brief paragraph, we find the complete record of Girard's last illness and death. Immediately after this we read that "letters were at once sent off to his correspondents and agents in the South bidding them stop purchasing on his account." With such business-like dispatch is "old Girard" hurried away from this earthly scene.

The concluding chapter of the *Life* gives a too brief account of the funeral, a selection from the newspaper comment of the time, and a summary of the will and of the record of the estate as it stood in 1838, when "the auditors of the accounts of the Executors reported."

Girard's benefactions were many, varied and widespread. They are succinctly mentioned in the brief notices of Girard in the encyclopedias and need not be repeated here. The will has been frequently printed in full, sometimes with a so-called "biography" attached, which details Girard's life with ludicrous inexactitude. An excellently edited pamphlet was issued by the Board of Directors of City Trusts of Philadelphia in 1889, which gives in full the will and codicil together with six Acts of Assembly and nine legal decisions concerning the will.

## VI

Among the varied bequests of Girard's will the greatest interest has always attached to the provision for the establishment of a College for the education and maintenance of "poor white male orphans" who should be admitted according to the following scheme of preferences: first, those born in the city of Philadelphia; secondly, those born in any other part of Pennsylvania; thirdly, those born in the city of New York ("that being the first port on the Continent of North America at which I arrived"); lastly, those born in the city of New Orleans ("being the first port on the said continent at which I first traded, in the first instance as first officer, and subsequently as master and part owner of a vessel and cargo").

The will goes into curiously minute details of the construction and arrangements of the buildings and of the qualifications for admission. But the provision forever debarring clergymen from any association with the management of the College and even

from ever entering upon its premises has proved the one detail which made the College and its founder famous—or notorious—throughout the civilized world. The *Life* does not hint at the legal contentions or the religious controversies that were begotten of the provision, but in succinctly summarizing the exceedingly long will very properly quotes in full the restrictive words and Girard's *apologia* therefor. They may well be repeated here:

*Secondly, I enjoin and require that no ecclesiastic, missionary, or minister of any sect whatsoever, shall ever hold or exercise any station or duty whatever in the said College; nor shall any such person ever be admitted for any purpose, or as a visitor within the premises appropriated to the purposes of the said College. In making this restriction, I do not mean to cast any reflection upon any sect or any person whatsoever; but, as there is such a multitude of sects, and such a diversity of opinion amongst them, I desire to keep the tender minds of the orphans, who are to derive advantage from this bequest, free from the excitement, which clashing doctrines and sectarian controversy are so apt to produce: My desire is, that all the instructors and teachers in the College shall take pains to instill into the minds of the scholars the purest principles of morality, so that, on their entrance into active life, they may from inclination and habit, evince benevolence towards their fellow creatures, and a love of truth, sobriety, and industry, adopting at the same time such religious tenets as their matured reason may enable them to prefer.*

In thus quoting from the will, I have thought it proper to give italics as they appear in the *Will and Codicil of the Late Stephen Girard, Esq.*, issued by the Board of Directors of City Trusts (Philadelphia, 1889). The *Life* does not italicise.

The will was fully published in the *United States Gazette* of January 2, 1832, and thenceforth the newspapers teemed with controversies over the exclusion of clergymen from the College. Bishop White, of the Protestant Episcopal Church, elaborately discussed the question whether the acceptance of the bequest could be reconciled with belief in Christianity or with the principles of the Constitution. A writer in the *Pennsylvania Whig* charged the clergy in general with "assailing Mr. Girard's memory with the tongue of slander and the shafts of ridicule."

Although the controversies have for us now only a historical interest, as the points at issue have long since been practically settled by various decisions of the courts, there are nevertheless some interesting features in the views entertained by Father John Hughes and Bishop England which may appropriately be noted here.

To the arguments of the writer in the *Whig*, Hughes published a rejoinder, over the signature of "Fenelon," in the *United States Gazette* of February 25, 1832. Fearing a controversy, he wrote to Father Bruté, asking for advice and expressing his very great doubt "of the expediency of attacking the will openly, or entering into any public discussion of the merits of its provisions," on the score that excellent argumentation would "stand but a poor chance before an interested tribunal of this semi-infidel community, when opposed to an argument of from two to five millions of dollars." He described the bequest as "the *infidel fund* bequeathed by Girard," and feared that it might give the first decided impulse to a spirit of reaction, "of which religion itself will be the victim," against "the extent of abuse to which the exaction of money for fanatical purposes has been carried" by the "*parsons*" of his day:

For my own part, although I regret that he has excluded religion, still I should have been sorry if he had left a prey to the voracious mongrels of heresy who, under the plea of propagating religion, are absolutely attempting to devour everything. It was not, however, the abuses which are carried on under pretext of religion that Girard wished to exclude, but, as I have it from his niece (by a species of confidence), his intention was to originate means for the gradual extinction of Christianity in this country, and to strip man of every attribute except such as become a mere operative and productive animal.

What, indeed, was Girard's intent? I have a vague memory of having somewhere read the contention that he feared lest his will should be broken if he had placed his College under Catholic auspices, and was determined that it should never become the prey of "the voracious mongrels of heresy"—to quote the strong expression of Father Hughes. But the view of his niece—which niece was it? and how did she so confidently gauge the intent of a man who, as the *Life* several times witnesses, strove to keep his intimate concerns from the knowledge of all save those who must help him to achieve his projects?)—flatly contradicts this contention. In their *History of Philadelphia* (II. 1605-6), Scharf and Westcott refer to the plague of 1793 and declare that "In the experience of this remarkable man, some things must have occurred of a striking character which led to the hostility which later in life he felt toward ministers of the gospel . . . and it must have been that some of the clergymen, when so many of their flocks had fled,

persuaded themselves that it was a greater duty to go in pursuit of the wanderers than remain and perish among the poor, and so leave the former to roam without shepherds." But as against the conjecture of the unfaithful shepherds, there is the record of the clergymen who nobly died as martyrs to duty—four ministers of as many denominations, four preachers of the Society of Friends, and two Catholic priests (Fathers Graessel and Fleming). Other hypotheses are that Girard had had unfortunate relations with certain clergymen; or that he especially disliked certain sects; or that he really meant what he said in his will, namely, that "as there is such a multitude of sects, and such a diversity of opinion amongst them, I desire to keep the tender minds of the orphans . . . free from the excitement which clashing doctrines and sectarian controversy are so apt to produce."

More to the point than the views of Father Hughes were those contributed, doubtless by Bishop England, to the *United States Catholic Miscellany* of 28 January, 1832 (page 246), under the heading of "Girard's Will." The writer forecasts quite shrewdly the actual course of events, saying *inter alia*:

That the provisions of the will could be executed according to the intention of the testator, is out of the question; and the impossibility is already obvious. . . . Men who were practical believers in revealed religion, would be conscientiously obliged to decline undertaking what revealed religion condemns as an immoral and mischievous system; but we have no expectation of having the fund thus abandoned. The booty is too tempting. An effort will be made, and perhaps successfully, to have a semblance of religion and a semblance of fulfilment of the trust . . . and thereby upon something like the doctrines of *epikeia* or *cy pres*, under the semblance of conformity, the testator's object will be eluded. For strict conformity is impossible. Another instance of the same ingenuity is observable in the manner in which [a certain editor] endeavors to secure the whole of the demoralizing bequest for Pennsylvania, by construing the word "orphan" to be intended as a description of a child, one of whose parents is dead.

With respect to the definition of "orphan," the first Board of Trustees, acting with legal advice, construed the term to mean "a Fatherless child," and this construction became the rule thenceforth governing admission to the College. The popular view that an orphan is a child both of whose parents are dead was recently illustrated in an article contributed to the *Philadelphia Public*

*Ledger* (16 June, 1918) by Lady Beatty, wife of Admiral Beatty of the British Navy, in her expression "*half orphan*" to describe a child whose father had been killed in the war: "Not only have the half orphans of the war lost their fathers—they have lost their future."

With respect to the ethical doctrine of *epikeia* or the legal one of *cy pres*, the question will properly be raised as to the true intent of Girard in excluding clergymen from his College and expressing a desire that "the purest principles of morality" etc., should be inculcated therein. Did Girard plan an infidel institution? Daniel Webster's famous plea before the Supreme Court of the United States in 1844 failed to do more than contribute a new page to the glowing defence of Christianity, for the Court decided this portion of the pleading as follows:

The exclusion of all ecclesiastics, missionaries, and ministers of any sort from holding or exercising any station or duty in the college, or even visiting the same; or the limitation of the instruction to be given to the scholars, to pure morality, general benevolence, a love of truth, sobriety, and industry, are not so derogatory and hostile to the Christian religion as to make a devise for the foundation of such a college void according to the Constitution and Laws of Pennsylvania.

Justice Story, who delivered the opinion of the Court, wrote to Chancellor Kent that "Webster did his best for the other side, but it seems to me altogether an address to the prejudices of the clergy."

Thus far, there seems to have been no appeal to the doctrines of *epikeia* or *cy pres*. The decision stood by the expressed terms of the will. Indeed, it went apparently a little farther than the expressed terms and included in its scope the "*limitation* of the instruction" to pure morality, etc., although Girard had not so specified. He indeed alleged as a reason for excluding clergymen and ministers of any sort, his desire to protect the tender minds of the orphans from clashing doctrines and sectarian controversy. Laymen, however, could propound exactly the same clashing doctrines as clergymen; and only by implication are they forbidden to do so by the phraseology of the will. Girard could have expressed his intent much more directly by excluding, together with clergymen, all doctrinal exposition from whatsoever source, but he did not so word his thought. Neither did he specify any limita-

tion of instruction, although it might not be an unfair inference so to interpret his desires. On the other hand, it would not appear to be an unfair inference that whilst excluding sectarian teaching from the official program of instruction, Girard did not intend to exclude private and unofficial instruction for such orphans as already had embraced, through the wish or act of their parents, a definite creed. The orphans, unable to protect themselves, must not be made the targets for impassioned appeals by ministers of widely varying sects—a reasonable thing, indeed, but a very different thing from private instruction by desired expositors of the creed of the parents. And such expositors could be laymen.

If Bishop England correctly divined Girard's intent to be antagonistic to revealed religion, his forecast of events was a shrewd one: "An effort will be made to have a semblance of religion and a semblance of fulfilment of the trust." Thus the *Course of Study* (Philadelphia, 1904) for the College includes as material for moral instruction *Stories from the Bible* (page 14) and *The Bible for Children* by Gilder (page 15). Within the grounds of the College there is a beautiful chapel of Gothic architecture, built of white marble, having stained glass windows, and looking like an ordinary Christian church. There "the officers and pupils attend worship daily," says the *Handbook of Girard College* (Philadelphia, 1900, page 30), "before the opening of the schools, and after their close. The exercises consist of singing, reading the Scriptures and prayer. On Sundays, religious instruction is given by lectures or addresses, delivered by the president of the college or some layman who may be invited, morning and afternoon in addition to the daily worship. In an address delivered by one of the directors the speaker quoted the words of Bishop Lightfoot as voicing the sentiment of the directors of the college: 'The holy season extends all the year round, the temple confined only by the limits of the habitable world, a priesthood co-extensive with the human race.'"

A writer in the *Philadelphia Record* (Philadelphia, 16 June, 1918) remarks that "by the irony of fate, Girard College, in its effort to disabuse the general public of the impression that the testator sought to set up an institution for the spread of unbelief, has made religious teaching a conspicuous part of its curriculum," but "strictly non-sectarian." When Dr. Herrick, the present

efficient president of the College, was inducted into office in 1910, the program of exercises included "Reading of the Scriptures." In the Report for 1910 we find under the heading "Christmas Day" that "Religious Services" were conducted by President Herrick. It will be interesting to quote from his *Report* to the Board of Directors for the year 1910:

Whatever were the motives of the Founder, the facts remain that Girard College has not been prevented from being an institution for moral and religious education. In the famous case brought for the invalidating of the will it was held that clergymen were not a necessity for religious and moral teaching and not only this but the requirement for moral education not only permitted but would seem to imply the necessity for the Bible.

As a matter of fact, the first book introduced into Girard College was the Bible, and the Bible and religious worship have had a foremost place in the life of the institution from its foundation. The Honorable Joel Jones, first President, was a ruling elder of the Presbyterian Church. The revered President, William H. Allen, was a distinguished scholar and lay preacher of the Methodist Episcopal Church, having come to Girard College from Dickinson College. President Fetterolf is a vestryman of the Protestant Episcopal Church and a man of deeply religious instincts and of purity of life and high moral purpose.

The prohibition of the admission of clergymen has laid upon laymen a sense of obligation for religious instruction in Girard College that has brought to the service of the College a deep consecration and a high order of talent. No one can attend our chapel exercises, either on Sunday or weekday, and not be convinced that they are impressive and forceful as religious services, and the testimony of Girard College boys, many of whom have identified themselves with churches while they are still in attendance, others of whom have gone out to active work in the church when they leave the College, all is in confirmation of the statement that Girard College is in the truest sense of the word an institution for religious and moral education.

Webster argued, in his great pleading before the Supreme Court of the United States, that when Girard declared in his will that he desired "the purest principles of morality" to be instilled into the minds of the orphans he was in effect following the specious wording of Paine's *Age of Reason*: "The same phraseology," said Webster, "in effect is here. Paine disguised his real meaning, it is true. He said: 'Let us devise means to establish schools to propagate morality, unfettered by *superstition*.'" And Webster implied that in the mind of Girard superstition and



religion were equivalents. If this be correct, Bishop England's *epikeia* or *cy pres* was a shrewd guess.

If Girard had planned an institution which should unerringly graduate infidels, he did not, in President Herrick's opinion, succeed. His will may have implied that the "orphans" should not receive dogmatic instruction within the walls that were to surround his College, but it did not specifically exclude such instruction elsewhere. The applicants should be between six and ten years of age, and might be retained as pupils until they should reach the age of eighteen. Some little grounding in religion might be supposed in children before entering, and some opportunities for further instruction are afforded by the occasional vacations of the children spent with their mothers or friends. In this connection it may be appropriate to consider what John M. Campbell tells us in the biographical sketch of his father, Judge James Campbell, contributed to the *Records of the American Catholic Historical Society* (V. 290):

As far back as the year 1848 he had been made a Director of St. Joseph's Orphan Asylum, the oldest Catholic institution of its kind in the country . . . He left it when death called him [1893], the most prosperous of its kind in the United States . . . He was also one of the original members of the Board of Directors of Girard College, and for twenty-one years before his death, he served as Chairman of the Committee of Instruction. The same care was taken of Stephen Girard's splendid charity . . . He gave particular attention to the religious training of every Catholic boy in Girard College. He saw to it that they were permitted to go to instructions in their religion, and when he made his regular weekly visit to the College, inquired of each Catholic boy if he had been allowed to attend to his religious duties.

Judge Campbell was in the twentieth year of his age when Girard died, and doubtless shared the intense interest excited by the famous will. His legal mind later saw no difficulty in harmonizing the terms of the will with an insistence on some regular religious instruction for Catholic orphans. Doubtless he would by no means recommend such an institution for Catholic orphans, but meanwhile would exert every effort to ameliorate the religious lot of such children as found themselves, by no fault of their own, interned in the College. We may perhaps fairly surmise that he did not share the strong views of Daniel Webster.

Nor does Dr. Herrick share those views in his practical and

conscientious administration of the College. In a letter to me (29 June, 1918) he goes into large detail which should prove of greatest interest to Catholics. He says, *inter alia*:

1. The number of Catholic boys in the College continues at about 200. Careful note is taken of the religious faith of the families of boys when they are received into the Institution and the greatest respect is shown for this faith and every opportunity afforded for the boys to be instructed in the faith of their mothers, but only with the mother's permission and on her request.

2. The boys are permitted to spend the Sunday nearest Christmas Day and Easter Sunday with their mothers so that they may attend the services of their church. In addition, they are permitted to spend several weeks in the summer with their mothers if there are suitable home conditions for them so to do.

Over and above this, we respect the requests of mothers for boys to go for special services in their churches, to partake the holy communion and otherwise conform to the practices of their respective denominations.

When boys reach the age of about 11 years we respect the requests of their mothers for them to receive religious instruction in the church of their faith. For many years it has been the custom of the College to have a class of the Catholic boys go to the Church of the Gesu for instruction. Such a class has been continued in the present year and recently the boys have been confirmed in the church and have partaken of their first communion.

As you are well aware, the terms of the Girard Will forbade the receiving into the College of any ordained ecclesiastic. This has placed upon laymen the necessity for religious instruction in the College and we have called upon the most prominent laymen of all faiths and sects to speak in our Chapel service, and all is done with the fullest respect to everybody's faith, but without reference to any particular faith. In the list of Chapel speakers for many years was the Hon. Walter George Smith, who gave helpful and uplifting counsel to all the boys in the Institution. More recently we have had the services of the Hon. J. Washington Logue, and more recently still, we have all been edified and deeply impressed by the addresses delivered here by the Hon. Michael J. Ryan. Mr. Ryan spoke in our Chapel service on Sunday last. I can assure you his message was one which would have done credit to any pulpit.

In very brief, our situation appears to be that of an Institution that has religious instruction without denominations and in which, as is true in many private schools, the denominational preferences and expressed wishes of the mothers and families of the boys are fully respected . . .

No doubt we are carrying out the general plan of procedure made by the venerated father of John M. Campbell, certainly there never has been either in the conception of the College or in the carrying out of its policies any effort to make the situation either anti-religious or non-religious.

## VII

In conclusion, we may return to questions of purely historical interest. There is no reason for doubting Webster's sincerity. His view in 1844 was but an echo of the views of those believers in revealed religion who in 1832 had filled the air with their criticisms of Girard. But the question returns again and again: What was Girard's real intent? One niece informs Father Hughes that it was anti-Christian, purely materialistic. On the other hand, we find a declaration in a curious pamphlet entitled *Refutation of a False, Cruel and Gross Libel*, etc. (Philadelphia, 1865), written by nieces of Girard, that they knew "our uncle's adhesion to the Roman Catholic Church" and had offered this as a reason why he should be buried in Holy Trinity graveyard. Finally, we have the legend narrated by Mahony in his *Historical Sketches of the Catholic Churches and Institutions of Philadelphia* (page 44) that Girard was asked on his death-bed if he would have a priest visit him, that he replied in the affirmative, but that he died before the priest arrived.

With respect to this third strand in the tangled web of interpretation, it should be said that while Simpson's account of the last moments of Girard would make it entirely a possible occurrence, Bishop Kenrick's note in his *Diary* renders it highly improbable. The legend has nevertheless persisted to the present time, and doubtless formed the basis for an interestingly written story which, curiously enough, appeared in *The Messenger of the Sacred Heart* about the time (in the May issue, 1918), that the *Life* was issuing from the press of the Lippincott Company. The story is entitled "The Sin of Simon Gold." One needs to read but a few lines to discover that the initials of Simon Gold apply to Stephen Girard, and that the Sin was the bequest for his College. Just before expiring, Simon Gold cries out—"My will! I don't mean it. I change——" but death summons him. The Judge is merciful, however. The Sin is indeed forgiven, but the temporal punishment for it is banishment from God's presence for eighty-one years and the vision of what his College then was. The ghost wanders through the grounds and buildings of the College and finally comes to a room where a Catholic boy is dying. The poor lad is crying piteously for a priest, but of course none may enter

the College, and the imploring look on the boy's face changes to that of a trapped animal, and finally to a still sadder one as with an awful cry his soul passes forth to judgment. The ghost of Simon Gold then visits the chapel of the College and there hears "cruel words of praise and honor" that sting him "like avenging rods." The writer, Neil Boyton, S. J., gives us, I think, a faithful picture of the prevailing attitude of Catholics towards the College. He is gentle, nevertheless, towards Girard.

We also may feel like passing a gentle judgment upon Girard, but for reasons other than the legend of his deathbed and the summoned priest. For the early education of Girard was scanty. He was but fourteen years old when he adopted a seafaring life. He roamed much, settling down at length in the non-Catholic community of Philadelphia. His reading would naturally be in the French language, and its most popular works were those of infidels. Nevertheless he still clung, however feebly, to the religion of his fathers. In view of his opinionated character, it may be that he did not realize the full meaning of his exclusion of clergymen from his College. He should indeed have surmised the folly of postponing religious training to a "matured reason" in the life of the orphans. But the surmise could easily have been a faint one to a man who had been but poorly grounded in his own Catholic beliefs as a boy. If we add to this his lifelong affliction of blindness in his right eye, his unfortunate marriage to a woman who became insane and remained thus for twenty-five years, his view of the Haganite schism and the other disturbed conditions of Catholicity in Philadelphia, his concentration upon commerce and banking, his deafness in later life and the gradual dimming of vision in his left eye, the attack of erysipelas of which Simpson tells us and the accident which occurred in the penultimate year of his life, we may find it easy to pass a lenient judgment on the religious aberrations of Stephen Girard.

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